

**RECOMMENDATIONS OF KHUSRO COMMITTEE**

1457. **SHRI SANTOSH KUMAR GANGWAR**: Will the Minister of **FINANCE** be pleased to state:

(a) whether the Khusro Committee constituted by Reserve Bank of India have made any recommendations about district co-operative banks;

(b) if so, the details thereof;

(c) whether there is any proposal to formulate a common code for all the district co-operative banks in various states; and

(d) if so, the time by which it is proposed to be implemented?

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH)**: (a) and (b) The Agricultural Credit Review Committee (Chairman, Prof. A. M. Khusro) has reviewed the working of the rural financial system in the country and evaluated the major problems and issues currently affecting the same. The recommendations made by the Khusro Committee about District Co-operative Banks (DCCB) are summarised as follows:—

(i) Each DCCB should chalk out a vigorous programme of deposit mobilisation with the guidance and assistance of State Co-operative Bank (SCB). Various publicity and public relations techniques focussing more particularly on small savings will have to be devised by SCB/DCCBs.

(ii) DCCB should be permitted to lend to non-members to the extent of not more than 20% of the deposits raised by them. The non-members so financed should be made nominal/associate members without any voting rights.

(iii) DCCB should train secretaries of PACS and should conduct orientation programmes for members of the Managing Committee of all PACS, to enable Committee members to fulfil their role effectively.

(iv) Training of personnel of SCB/DCCB should also be strengthened.

(v) DCCB should have regular meetings with PACS, to interact on problems of mutual interest and also developmental activities.

(vi) The SCB/DCCB should help in building up infrastructural facilities such as banking counters etc. for PACS by creating a Co-operative Development Fund.

(vii) The gross margin requirements for DCCBs were recommended to be 3.5% by the ACRC.

(c) and (d) There is no proposal to formulate a common code for District Co-operative Banks in various States, other than that already prescribed under the existing laws. Moreover, National Bank for Agricultural and Rural Development (NABARD) also issues guidelines to DCCBs from time to time.

**SAINIK SCHOOLS**

1458. **SHRI SANTOSH KUMAR GANGWAR**:

**SHRI P. C. THOMAS**:

Will the Minister of **DEFENCE** be pleased to state:

(a) the percentage of students of Sainik Schools selected for National Defence Academy during the last three years, year-wise;

(b) the steps proposed to be taken to improve the functioning of these schools;

(c) whether there is any proposal to open more such schools and to bring the same directly under the Ministry; and

(d) if so, the details thereof?

**THE MINISTER OF DEFENCE (SHRI SHARAD PAWAR)**: (a) The percentage of Sainik School students selected for admission in the National Defence Academy out of those who appeared for the Entrance Examination during the last three years is as under:—